

From: Bill T <highflite@comcast.net>
Sent: Tuesday, September 22, 2015 6:46 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Dear Sir Madame;

The current proposed rule change of limiting the use of derivatives in IRA accounts by the DOL undermines the whole purpose of managing risk in these trading accounts. Failure to recognize this is not uncommon in the traditional market place as most open end investment companies are primarily concerned with fee gathering instead of managing risk in retirement accounts of all categories for the individual investor. As a retail trader and investor I urge you not to limit my choices for protecting my retirement funds with the use of options. Being able to lower the cost basis of any trade does in fact make the difference between turning a loss into a profit.

Respectfully;
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Trader